



04-30-03

36424

PATENT  
RD-27419

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Smith et al. :  
Serial No.: 09/392,028 : Art Unit: 3624  
Filed: September 8, 1999 : Examiner: Felten, D.  
For: METHODS AND APPARATUS :  
FOR PROCESSING CASH :  
ADVANCE REQUESTS :

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THE COMMISSIONER OF PATENTS AND TRADEMARKS**GROUP 3600****Express Mail mailing label number: EV263875814US****Date of Mailing: April 29, 2003**

I certify that the documents listed below:

- Amendment Transmittal (3 pgs., in duplicate)
- Amendment in Response to Office Action dated December 18, 2002 (19 pgs.)
- Submission of Marked Up Claims (5 pgs.)
- Certificate of Mailing via Express Mail (1 pg.)
- Return post card

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Commissioner for Patents, Washington, D.C. 20231.

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PATENT  
RD-27,419

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Smith et al. :  
: Art Unit: 3624  
Serial No.: 09/392,028 :  
: Examiner: Felten, D.  
Filed: September 8, 1999 :  
:   
For: METHODS AND APPARATUS :  
FOR PROCESSING CASH :  
ADVANCE REQUESTS :

Commissioner for Patents  
Washington, D.C. 20231

TRANSMITTAL

1. Transmitted herewith is:  
Amendment in Response to Office Action dated December 18, 2002; Submission of  
Marked Up Claims; Certificate of Mailing by Express Mail

STATUS

2. Applicant  
☒ claims small entity status.  
☐ is other than a small entity.

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MAY 05 2003

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CERTIFICATE OF MAILING/TRANSMISSION (37 C.F.R. 1.8a)

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Date: April 29, 2003

FACSIMILE

transmitted by facsimile to the Patent and Trademark  
Office

Patrick W. Rasche  
Reg. No. 37,916

### EXTENSION OF TERM

3. The proceedings herein are for a patent application and the provisions of 37 C.F.R. 1.136 apply.

(complete (a) or (b), as applicable)

- (a) ✓ Applicant petitions for an extension of time under 37 C.F.R. 1.136  
(Fees: 37 C.F.R. 1.17(a)-(d) for the total number of months checked below:)

Extension for response within:	Other than small entity Fee	Small entity Fee (if applicable)
<u>      </u> first month	\$ 110.00	\$ 55.00
<u>✓</u> second month	\$ 410.00	\$ 205.00
<u>      </u> third month	\$ 930.00	\$ 465.00
<u>      </u> fourth month	\$1,450.00	\$ 725.00
<u>      </u> fifth month	\$1,970.00	\$ 985.00

Fee: \$ 410.00

If an additional extension of time is required, please consider this a petition therefor.

*(Check and complete the next item, if applicable)*

       An extension of        months has already been secured. The fee paid therefor \$       is deducted from the total fee due for the total months of extension now requested.

Extension fee due with this request \$ 410.00.

OR

- (b)        Applicant believes that no extension of term is required. However, this conditional petition is being made to provide for the possibility that applicant has inadvertently overlooked the need for a petition for extension of time.

## FEE FOR CLAIMS

4. The fee for claims (37 C.F.R. 1.16(b)-(d)) has been calculated as shown below:

	(Col. 1)		(Col. 2)	(Col. 3)	SMALL ENTITY		OTHER THAN SMALL ENTITY
	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	ADDITIONAL RATE FEE	OR	ADDITIONAL RATE FEE
TOTAL		MINUS		=	x \$9 = \$		x \$18 = \$
INDEP.		MINUS		=	x \$42 = \$		x \$84 = \$
—	FIRST PRESENTATION OF MULTIPLE DEP. CLAIM				+ \$130 = \$		+ \$280 = \$
					TOTAL ADDITIONAL FEE \$	OR	TOTAL ADDITIONAL FEE \$

(a) ☒ No additional fee for Claims is required

**OR**

(b) \_\_\_\_\_ Total additional fee for claims required \$

## FEE PAYMENT

5. \_\_\_\_\_ Attached is a check in the sum of \$\_\_\_\_\_

☒ Charge Deposit Account No. 01-2384 the sum of \$410.00  
A duplicate of this transmittal is attached.

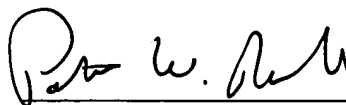
## FEE DEFICIENCY

6. ☒ If any additional extension and/or fee is required, charge Deposit Account No. 01-2384.

**AND/OR**

☒ If any additional fee for claims is required, charge Deposit Account No. 01-2384.

7. \_\_\_\_\_ Other:



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For: METHODS AND APPARATUS  
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ADVANCE REQUESTS

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AMENDMENT

Hon. Commissioner for Patents  
Washington, D.C. 20231

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In response to the Office Action dated December 18, 2002, Applicants respectfully request entry and consideration of the following amendment:

IN THE CLAIMS:

1. (twice amended) A method for processing cash advance requests using a process management and workflow system coupled to a data repository, said method comprising the steps of:

receiving, from a customer, at the process management and workflow system, collateral information including information relating to the customer's accounts receivable, accounts payable, and inventory;

storing the collateral information in the data repository;

receiving from the customer a cash advance request at the process management and workflow system;